

United States Bankruptcy Court
Northern District of California

In re:
David Kissner
Stacy Kissner
Debtors

Case No. 14-53700-SLJ
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0971-5

User: dfagan
Form ID: B9A

Page 1 of 2
Total Noticed: 21

Date Rcvd: Sep 09, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2014.

db/jdb
smg +David Kissner, Stacy Kissner, 2608 Forest Avenue, San Jose, CA 95117-1119
+CALIFORNIA STATE BOARD OF EQUALIZATION, ACCOUNT REFERENCE GROUP MIC 29, P O BOX 942879,
SACRAMENTO CA 94279-0029
(address filed with court: State Board of Equalization,
Attn: Special Procedures Section, MIC:55, P.O. Box 942879, Sacramento, CA 94279)
13822813 +Gllesi/navy Fcu Merri, Po Box 7860, Madison, WI 53707-7860
13822815 +Marine Federal Credit Union, c/o Alan S. Vertun Law Office, 424 S Beverly Drive,
Beverly Hills, CA 90212-4402
13822817 Provident Funding, PO Box 5914, Santa Rosa, CA 95402-5914
+Us Dept Of Ed/gllesi, 2401 International, Madison, WI 53704-3121
13822819 +Us Dept Of Ed/gllesi, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: david@henshawlaw.com Sep 10 2014 02:34:09 David S. Henshaw,
Henshaw Law Office, 1871 The Alameda #333, San Jose, CA 95126

tr +EDI: BFHJELMESET.COM Sep 10 2014 02:28:00 Fred Hjelmeset, P.O.Box 4188,
Mountain View, CA 94040-0188
smg EDI: EDD.COM Sep 10 2014 02:28:00 CA Employment Development Dept.,
Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg EDI: CALTAX.COM Sep 10 2014 02:28:00 CA Franchise Tax Board, Attn: Special Procedures,
P.O. Box 2952, Sacramento, CA 95812-2952
smg EDI: IRS.COM Sep 10 2014 02:28:00 IRS, P.O. Box 7346, Philadelphia, PA 19101-7346
ust E-mail/Text: ustpregion17.sj.ecf@usdoj.gov Sep 10 2014 02:34:48
Office of the U.S. Trustee / SJ, U.S. Federal Bldg., 280 S 1st St. #268,
San Jose, CA 95113-3004
13822807 +EDI: AFNIRECOVERY.COM Sep 10 2014 02:28:00 Afni, Inc., Attention: Bankruptcy,
1310 Martin Luther King Dr, Bloomington, IL 61701-1465
13822808 +E-mail/Text: banko@acsnv.com Sep 10 2014 02:35:22 Allied Collection Serv,
3080 S Durango Dr Ste 20, Las Vegas, NV 89117-9194
13822809 EDI: BANKAMER.COM Sep 10 2014 02:28:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998
13822810 EDI: CRFRSTNA.COM Sep 10 2014 02:28:00 CFNA, BK-11 Customer Service, PO Box 81315,
Cleveland, OH 44181-0315
13822811 EDI: CAUT.COM Sep 10 2014 02:28:00 Chase Auto Finance, PO Box 901076,
Fort Worth, TX 76101-2076
13822812 +EDI: CITICORP.COM Sep 10 2014 02:28:00 Citibank, PO Box 6500,
Sioux Falls, SD 57117-6500
13822816 EDI: NFCU.COM Sep 10 2014 02:28:00 Navy Federal Cr Union, PO Box 3000,
Merrifield, VA 22119-3000
13822820 +EDI: USAA.COM Sep 10 2014 02:28:00 Usaa Savings Bank, Po Box 47504,
San Antonio, TX 78265-7504

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13822814* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 11, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0971-5

User: dfagan
Form ID: B9A

Page 2 of 2
Total Noticed: 21

Date Rcvd: Sep 09, 2014

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 9, 2014 at the address(es) listed below:

David S. Henshaw on behalf of Joint Debtor Stacy Kissner david@henshawlaw.com,
info@henshawlaw.com

David S. Henshaw on behalf of Debtor David Kissner david@henshawlaw.com, info@henshawlaw.com
Fred Hjelmeset fhtrustee@gmail.com, CA90@ecfcbis.com

Office of the U.S. Trustee / SJ USTPRegion17.SJ.ECF@usdoj.gov, ltroxas@hotmail.com
TOTAL: 4

UNITED STATES BANKRUPTCY COURT
Northern District of California (San Jose)

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 9/8/14.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors — Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

David Kissner
2608 Forest Avenue
San Jose, CA 95117

Stacy Kissner
fka Stacy Hall
2608 Forest Avenue
San Jose, CA 95117

Case Number:
14-53700

Social Security/Individual Taxpayer ID/Employer Tax ID/Other Nos.:
xxx-xx-4687
xxx-xx-4379

Attorney for Debtor(s) (name and address):

David S. Henshaw
Henshaw Law Office
1871 The Alameda #333
San Jose, CA 95126
Telephone number: (408) 533-1075

Bankruptcy Trustee (name and address):

Fred Hjelmset
P.O.Box 4188
Mountain View, CA 94040
Telephone number: (650)386-5634
Email: fhtrustee@gmail.com

Meeting of Creditors

Date: **October 14, 2014**

Time: **09:00 AM**

Location: **U.S. Federal Bldg., 280 S 1st St. #130, San Jose, CA 95113**

Important Notice to Individual Debtors: The United States Trustee requires all debtors who are individuals to provide government-issued photo identification and proof of social security number to the trustee at the meeting of creditors.

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 12/15/14

Deadline to Object to Exemptions:

If this case has been converted, a new deadline to object to exemptions arises unless: (1) the conversion took place more than one year after a plan was first confirmed, or (2) the deadline had previously expired while the case pending under Chapter 7.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

280 South First Street
Room 3035
San Jose, CA 95113
Telephone number: 408-278-7500

For the Court:

Clerk of the Bankruptcy Court:
Edward J. Emmons

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 9/9/14

EXPLANATIONS

FORM B9A (12/12)

| | |
|-------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Filing of Chapter 7 Bankruptcy Case | A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered. |
| Legal Advice | The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. |
| Creditors Generally May Not Take Certain Actions | Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. |
| Presumption of Abuse | If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances. |
| Meeting of Creditors | A meeting of creditors is scheduled for the date, time, and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court. |
| Do Not File a Proof of Claim at This Time | There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i> |
| Discharge of Debts | The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline. |
| Exempt Property | The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side. |
| Bankruptcy Clerk's Office | Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. |
| Creditor with a Foreign Address | Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case. |
| — Refer to Other Side for Important Deadlines and Notices — | |
| | |